EXHIBIT QQ

FILED UNDER SEAL

(PART 3 OF 3)

Changing Bank Account Information

If an active customer or a customer who is applying for a new loan needs to change banking information, they will need to provide documentation before changing any account information. If banking information needs to be changed, a "voided" check or bank letter must be received prior to changing the account information. Customers in "Inactive" status wanting to reactivate can reapply online or verbally give their new banking information over the phone and the agent will make the necessary update when creating a new application.

Starter checks are not accepted.

The bank letter must be on bank letterhead, with the account number, routing number and stating that it is an open and active checking account. A bank official must also sign the bank letter and provide their contact information.

Bank Letter Information Requirements
Letterhead
Account number
Routing number
State open and active
State checking account
Bank official signature
Contact number

{ PAGE * MERGEFORMAT }

Section 6: Payment Options

{ PAGE   * MERGEFORMAT }

Payment Options

A customer may **renew their loan**, request to **paydown**, or request to **pay their balance in full**, up to the business day prior to any upcoming due date by using the Account Summary Link.

The "Account Summary Link" email is sent prior to every due date. The customer may use the link within that email to log on to the lender's website by using their User ID and Password. They will click on "Click Here to View Payment Options". Here, they will see what is currently scheduled to pay on their next due date, and see what their payment options are. They may choose to Pay Down their loan by selecting the $50.00 increment they wish to pay in addition to their currently scheduled payment, or select "Pay Total Balance".

As a last resort, if the customer is having trouble getting a payment option set up, we have the ability to fax the Account Summary document. We will also accept an email or a faxed letter that must specify the actual dollar amount and specific due date. If the customer sends in an Account Summary document and doesn't indicate the dollar amount they are requesting, the lender will automatically make it a $50.00 pay down as stated in the document.

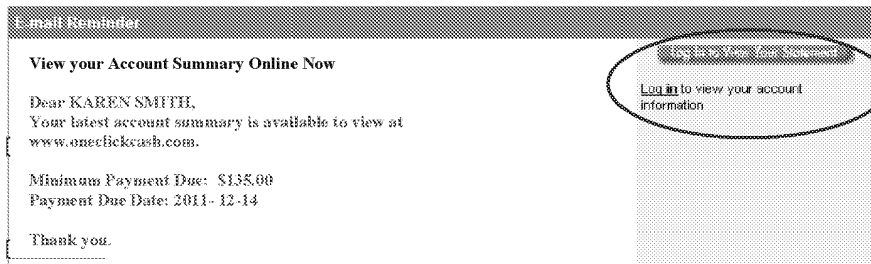{ PAGE   * MERGEFORMAT }

{ PAGE   * MERGEFORMAT }
INFORMATION ON THIS DOCUMENT IS PROPRIETARY AND SHALL NOT BE
USED, COPIED, REPRODUCED OR DISCLOSED IN WHOLE OR IN PART
WITHOUT THE CONSENT OF AMG SERVICES, INC.

Renewal

When a customer is funded the account is moved to "Active" status. On the customer's due date there are three ways they may pay back their loan; renewal, pay down or payment in full.

If a customer is unable to pay the loan and the service charge back on the first assigned due date the account will automatically renew. When the service charge is debited without any of the principal loan this is referred to as the Renewal Process.

To renew an account, means the customer will only pay the service charge and the principal balance will remain untouched for the first 4 pay dates.

After the renewal process, (on the 5th pay date) we will start adding an additional paydown to each pay date that will be deducted directly from the principal balance.

If the customer opts to follow the process for renewal and paying down for their repayment selection, and has no changes or payment returns the account will follow the following process.

This is the renewal and pay down process is for a $300.00 loan.

Due Date	Service Charges	Principal Payment	Total Amount
1)RENEWAL	$90.00	$0.00	$90.00
2)RENEWAL	$90.00	$0.00	$90.00
3)RENEWAL	$90.00	$0.00	$90.00
4)RENEWAL	$90.00	$0.00	$90.00
5)PAYDOWN	$90.00	$50.00	$140.00
6) PAYDOWN	$75.00	$50.00	$125.00
7) PAYDOWN	$60.00	$50.00	$110.00
8) PAYDOWN	$45.00	$50.00	$95.00
9) PAYDOWN	$30.00	$50.00	$80.00
10) PAYDOWN	$15.00	$50.00	$65.00

{ PAGE   * MERGEFORMAT }

Paydown

The customer may choose to paydown their loan by specifying an additional payment amount in increments of $50.00 on any upcoming due date in addition to the service charge.

After the renewal process, (on the 5th pay date) we will start adding an additional **paydown** to each pay date that will be deducted directly from the principal balance.

On the customer's 5th due date the customer begins the automatic paydown process. This means we will deduct an additional $50.00 that is applied to the principal amount in addition to the service charge. By paying down the principal the service charge will decrease each time the loan comes due. This additional $50.00 will be deducted every pay period until the loan is paid in full.

For Example: For a $300.00 loan the fee is $90.00. On the 5th renewal the customer would pay $140.00 which includes the $90.00 renewal fee plus the $50.00 paydown. On the next due date the principal balance would be $250.00 with a new service charge of $75.00.

This is the renewal and pay down process is for a $300.00 loan.

Due Date	Service Charge	Principal Payment	Total Amount Debited	Principal Balance	Total Balance
1) Renewal	$90.00	$0.00	$90.00	$300.00	$390.00
2) Renewal	$90.00	$0.00	$90.00	$300.00	$390.00
3) Renewal	$90.00	$0.00	$90.00	$300.00	$390.00
4) Renewal	$90.00	$0.00	$90.00	$300.00	$390.00
5) Paydown	$90.00	$50.00	$140.00	$250.00	$325.00
6) Paydown	$75.00	$50.00	$125.00	$200.00	$260.00
7) Paydown	$60.00	$50.00	$110.00	$150.00	$195.00
8) Paydown	$45.00	$50.00	$95.00	$100.00	$130.00
9) Paydown	$30.00	$50.00	$80.00	$50.00	$65.00
10) Paydown	$15.00	$50.00	$65.00	$0.00	$0.00

Payment in Full

The customer's final option is to request to pay the balance of their loan prior to any upcoming due date.

Payment Methods Not Accepted

- Money orders
- Cashier's check
- Personal checks

Cutoff

There is a scheduled time each day that loan activity stops. This is considered the lender's cutoff or the end of the lender's business day.

Cutoff times for Monday are scheduled at 4:15, Tuesday through Thursday are scheduled at 3:45 and Friday at 3:15. Cutoff times are subject to change depending on business demands.

By this time, all business transactions (refunds, resends, new loans, reactivations and card payments) must be scheduled for processing.

Any business transactions that occur after cutoff will be processed on the lender's next business day.

{ PAGE   * MERGEFORMAT }

Section 7: Customer Service

eCash Statuses

Teleloan Statuses

The statuses below are the statuses that Teleloan employees will deal with. Any other status needs to be transferred to the correct department.

Confirmed Declined – After the customer completes the application and agrees to the loan, they are asked to confirm the details of their loan (this can happen online or via email). If a customer chooses to decline the confirmation the loan application is stopped. If the customer changes any information at the time of confirmation, the application is rechecked against the business rules. If any of the business rules are violated, the loan application is stopped.

Disagree – The customer has completed their loan application but chooses to disagree to the terms of the loan. This ends their loan application process.

Pending – The prospect has started a loan application but has not yet agreed to the terms of the loan.

Prospect Confirmed – The customer has not completed the entire application process. They still need to either complete the online agree/confirmation or the email agree/confirmation process. The loan application cannot be processed further until the customer completes the entire process.

Customer Service Statuses and Definitions

Applications in the below statuses must be transferred to the customer service department at extension 7700.

Transfer script:
"I'd like to transfer you to a customer service agent who can help you with your account. In case we get disconnected, would you like to take down the number? Thank you, I will transfer you now."

Expired – When a pending application exceeds the time allotted to complete the confirmation process.

Confirmed – The customer has completed their loan application and have agreed to the loan terms. When a customer confirms, they are placed into eCash in the Verification queue to be reviewed.

Approved – The loan application is approved and ready to be funded. When a customer confirms their application is placed into eCash in the Underwriting queue to be reviewed.

Pre-Fund – The loan application has been confirmed and approved and the funds are scheduled to be sent to the customer's account at the close of the lenders business.

Active – The customer has an open loan in good standing.

Funding Failed – The loan sent to the customer's account has failed and returned to the lender.

Withdrawn – The customer's loan application has been withdrawn either due to not meeting verification rules or due to customer's request.

Denied – The applicant did not meet the lender's requirements and does not qualify to receive the loan.

Inactive (Paid) – The customer has had a previous loan that was paid in full and is eligible for a new loan (reactivation).

Inactive (Recovered) – The customer has had a previous loan that was paid or adjusted as the result of collection arrangements from a 2nd tier company.

Phone Scripts

Inbound Script

"Thank you for calling, my name is (CSR FIRST NAME), may I have your home telephone number with area code first, please?

Look up the home telephone number...

"Mr/Mrs (CUSTOMER LAST NAME) or Sir/Ma'am for security purposes will you please verify your email address and date of birth? And the last four digits of you social security number, please?"

"Okay, I see that you applied for a payday loan with our; can I assist you in completing your application?"

If the customer answers "YES"

"Great. Let's get your loan started today! I am going to send you the confirmation email that you will need to complete your application. If you are near a computer where you can access your email address? We will be more than happy to walk you through the final steps."

If no access to web:

" That's okay; your email is on the way. If you have any questions you can call us back at 1-866-520-2274. All of the information you may need will be in the email. Please make sure that you check your bulk and spam folders. The email I'm sending will be from customerservice@oneclickcash.com.

Closing Script

"Is there anything else I can help you with?
Thank you for calling One Click Cash and have a good day."

If the customer answers "NO":

We need to request from the customer why they do not want the loan. We use this information to better serve our customer. Use the following scripts:

"May I ask why you do not want to take the loan today?"

Based on the customer's response, use the appropriate script below followed by the "Closing Script"

Customer states not enough money: "Are you sure? You could receive the funds in your account the next business day, and if you receive this loan and pay it off, you may be eligible to receive a larger amount with any future loans"

Customer states not getting money soon enough: "Are you sure? You could receive the funds in your account the next business day.

Customer states service charge is too high: "I've sent you the email just case you change your mind

{ PAGE   * MERGEFORMAT }

If Customer states looking for long term loan: "Keep in mind you don't have to pay your loan back all at once. You can pay the minimum amount due on your first due date. You can use this link anytime you decide to move forward with our loan. Thank you for your time. Have a great day."

Customer states due date is too close: "I've sent you the email just case you change your mind.

Customer states went with another loan company: "I've sent you the email just case you change your mind.

Customer states looking for long term loan: "I've sent you the email just case you change your mind.

Customer states that they changed their mind: The offer is good for 30days. "I've sent you the email in case you decide you could use our services in the future.

If the customer decides they want it – **See "If the customer answers "YES"**

If a customer asks about the interest rates for the loan, please advise the customer that all information will be given in the email that was sent to them.

<div align="center">

Closing Script
</div>

"Is there anything else I can help you with?
Thank you for calling (Company) and have a good day."

<div align="center">

Outbound Script
*****You must call all three phone numbers:
Daytime-Cell, Work then Home
Night-Cell, Home then Work*****
</div>

"Hello, may I speak with (customer name)?"
If you speak to the customer:
"Hello, (CUSTOMER NAME) my name is (CSR FIRST NAME), **and I'm calling with Onc Click Cash on a recorded line. I see you started a payday loan application with our company but it wasn't completed. I want to help you get your application completed now so we can see about getting funds deposited in your account as early as tomorrow morning. Can you access your email now?"**

<div align="center">

If the customer answers "YES"
</div>

"Great. Let's get your loan started today! Mr/Mrs or Sir/Ma'am can you verify your email address for me please? I am going to send you the confirmation email that you will need to complete your application. I will be more than happy to walk you through the final steps now.

If customer does not have immediate access to their email:
Your email is on the way. All of the information you may need will be in the email. Please make sure that you check your bulk and spam folders if necessary. The email I'm sending will be from

<div align="right">

{ PAGE   * MERGEFORMAT }
</div>

INFORMATION ON THIS DOCUMENT IS PROPRIETARY AND SHALL NOT BE USED, COPIED, REPRODUCED OR DISCLOSED IN WHOLE OR IN PART WITHOUT THE CONSENT OF AMG SERVICES, INC.

customerservice@ (COMPANYNAME).com. If you have any questions you can call us back at (TELELOAN NUMBER). Thank you for your time. Have a great day."

If Customer is unwilling to verify information:
Customer: "I am not verifying any information for you, just answer my questions."
Agent: " Ma'am/Sir , I apologize for any inconvience, but for security purposes I cannot release any information until I can verify I am speaking to the correct person."

If Customer verifies incorrect information:
Agent: "I apologize but the information you have verified is not what we have on file, can you please verify (what they verified incorrectly) again?".....
*Note – a customer's should always be able to verify their Last 4 digits of their social and Date of Birth. If that information is incorrect, give them a chance to verify correctly. If the DOB birth is off only slightly(a month or day), then ask for them to verify another piece of information, change the DOB and proceed with the call. However, if they are still unable to verify, advise the caller that they will need to call back when they are able to verify the information correctly.
*Note – if the customer is unable to verify something like the email address, use another point of verification like the mailing address.

<u>If the customer answers "NO"</u>
(We need to request from the customer **why** they do not want the loan. We use this information to better serve our customer).
Use the following scripts:
"May I ask why you do not want to take the loan today?"
Use the script that follows the customer response:

If Customer states not enough money: "Are you sure? You could receive the funds in your account as early as tomorrow morning, and if you receive this loan and pay it off, you may be eligible to receive a larger amount with any future loans"

If Customer states not getting money soon enough: "Are you sure? You could receive the funds in your account as early as tomorrow morning."

If Customer states service charge is too high: "I've sent you the email just case you change your mind. Thank you for your time. Have a great day."

If Customer states due date is too close: "I've sent you the email just case you change your mind. You can use this link anytime. Thank you for your time. Have a great day."

If Customer states went with another loan company: "I've sent you the email just case you still need additional funds. Thank you for your time. Have a great day."

If Customer states looking for long term loan: "Keep in mind you don't have to pay your loan back all at once. You can pay the minimum amount due on your first due date. You can use this link anytime you decide to move forward with our loan. Thank you for your time. Have a great day."

{ PAGE * MERGEFORMAT }

If Customer states that they changed their mind: The offer is good for 30days. "I've sent you the email in case you decide you could use our services in the future.

If still no: "I've sent you the email just case you change your mind. Thank you for your time. Have a great day."

***If yes to any of the above rebuttals:** Refer to above 'YES' script

If you receive a voicemail with a detailed message flag:
"Hello, this message is for (CUSTOMER NAME). My name is (Agent's Name) and I'm calling from (COMPANY NAME). I'm calling in regards to an urgent personal business matter that was submitted online. Please check your email right away, I have sent you information regarding your request. If you have any questions, you can call back at (TELELOAN NUMBER) and any of our friendly representatives can assist you."

If you receive a voicemail *without* a detailed message flag:
"Hello, this is _____ calling from (COMPANY INITIALS). I'm calling for (customer name) please return my call at (TELELOAN NUMBER), this is in regards to an urgent personal business matter. Any of our friendly representatives can assist you."

Leaving a message with a live person (not customer):
"May I leave a message? Please tell (customer's name) that (agent's name) from (COMPANY INITIALS) called and to check his/hers email, I've sent important information. Please have him/her call us back at (TELELOAN NUMBER)."

*****Never tell a 3rd party where you are calling from!

*****If a customer asks about the interest rates please advise the customer that all information will be given in the email that was sent to them.

Manager Call Back Script

"I will need to note your account and send it to a member of management so that they can review your information and call you back. May I please have the best phone number for them to reach you?"

If the customer continues to request to speak to someone, reply with:

"It is our company policy to relay your information to a member of management and allow them to properly research the issue before returning your call. They handle each customer in the order they are received."

If the customer wants to know the time frame, reply with:

"You will receive a call back within the next 24 hours."

If the customer insists on speaking to someone immediately, please escalate the call to an available member of management.

After the call has been completed add a comment and forward the account to a member of management by clicking the "Send to Manager" button.

Terms Script

"We will debit your renewal amount of $___ on your paydates. This option is only available 4 times. On the 5th due date and every duedate thereafter we will debit the service charge plus an additional $50.00 from your account. The service charge is to extend your remaining principle balance another paydate and the $50 is deducted from your principal amount . At any time you can request to pay more toward your principle, which will also bring down the service charge amount or you can pay the loan off in full."

{ PAGE * MERGEFORMAT }

3rd Party Disclosure

We cannot disclose **ANY** account information to a 3rd party *. If a customer gives verbal permission for a 3rd party to discuss the account or we receive a Power of Attorney; which is a legal document giving a 3rd party permission to speak on the customer's behalf, an Authorized Contact flag must be added (see next page for adding the Authorized Contact flag). If there is an Authorized Contact flag on the account, they can manage the account the same as the customer. However, if the Authorized Contact is reactivating the account, you must advise them that the customer will need to be the one to sign the documents.

If a 3rd party calls in and is not directly linked with any account, **NO** information can be disclosed to them, except for the lenders mailing address and fax number. An example of this would be the Attorney General, an Attorney or anyone with a legal status.

*Exceptions

- If a 3rd party is calling in to pay the balance on the account, you may disclose the balance.
- If an attorney calls and requests any further information, escalate the call to a member of management.
- It is acceptable to discuss the account with a relay person if the customer is hearing impaired.
- It is acceptable to discuss the account with a translator for non-English speaking customers, if the customer is on the line or nearby to the translator.
- For Spanish speaking customers transfer these calls to the Spanish extension.

Authorized Contact

To add an Authorized Contact flag, click on the Auth. Contact button in the App Attributes.

A pop up box will appear. Enter the Authorized Contact's information and any notes that are provided.

You will see the [A] icon in General Info section if there is an Authorized contact on the account.

{ PAGE * MERGEFORMAT }

INFORMATION ON THIS DOCUMENT IS PROPRIETARY AND SHALL NOT BE USED, COPIED, REPRODUCED OR DISCLOSED IN WHOLE OR IN PART WITHOUT THE CONSENT OF AMG SERVICES, INC.

FAQ's

Q: How much do I qualify for?
A: You have been PRE-APPROVED for $(loan amount). This has been based off of information you submitted on your application.

Q: Why did I only qualify for $150, I need more money?
A: The amount you qualified for is based on the information you submitted on your application. The computer generates the amount in a calculation of the factors based on the application. Once you get this loan paid off and you are in good standing, the next loan you take out could be greater!

Q: How long will it take to get the money?
A: Once you confirm your loan using the email that was sent to you, it takes anywhere from 5 minutes to 48 BUSINESS hours to process your application. So, the quicker we submit your application, the quicker you can have the cash you need!

Q: How long is the loan for?
A: All of the terms and payback options will be in the email you receive after your application has been submitted. So, let's finish your application now!

Q: Do I have to pay back the loan all at once?
A: Once your application has been completed, you will receive an email explaining all of the terms and payback options. Remember this is a no obligation application, so let's get you finished up.

Q: Can you tell me the status of my loan?
A: Yes, please give me your application ID number or home phone number?

Q: These rates are really high; can I get a lower rate?
A: These loans are short-term loans. Interest rates are based on an average 2-week loan. Rates may vary based on the information provided on your application. The only way to lower your service charge payment is to borrow a smaller amount. There is a $15 service charge for every $50 that you borrow. Would you like to lower your loan amount?"

Q: Can I use a business checking account, or a savings account?
A: Unfortunately, we only accept personal checking accounts.

Q: Can my spouse and I get a loan together?
A: Unfortunately, you must apply separately: 1 name, 1 income and 1 social security number per application.

Q: Can I get a loan if I'm retired or on disability?
A: Yes, as long as you receive at least $800 a month in benefits and meet all of the other loan requirements.

Q: Will this loan help me rebuild my credit?
A: Unfortunately no, we do not pull a credit report or report to the credit bureaus.

{ PAGE   * MERGEFORMAT }

Q: Can I qualify without applying, to see the interest rates?
A: To see how much you qualify for, we will need to simply complete the application. How much you qualify for depends on a number of factors submitted on your application. Once we submit the information, the computer will generate how much you are pre-qualified for, list the fees and send an email with this information. There is no obligation or fee for simply filling out an application.

Q: I don't have a routing number; can you find the routing number for me?
A: Unfortunately, we are unable to look up routing numbers, please call your banks local branch and they will be able to tell you your routing number. After you have received your routing number please call us back and we will finish your application.

Q: I live in Georgia, Kansas, West Virginia, Virginia, Ohio, Arizona, or Oklahoma, can I apply?
A: Due to the recent laws pertaining to payday loans in Georgia, Kansas, West Virginia, Virginia, Ohio, Arizona and Oklahoma, we cannot provide you with a payday loan at this time. Sorry for the inconvenience.

Q: Can I get more money?
A: After paying off the first loan and establish a history with the company, typically the next loan should be greater. So, let's get you started on your first loan!

Q: I have multiple jobs can I use multiple incomes?
A: We can combine incomes. We have to base your pay dates on the income that is greater. We cannot combine you and your spouse's income.

Q: Can I have multiple loans?
A: You may only receive one loan at a time. There is no limit to how many times you use our service as long as your account has been in good standing. And remember after paying off the first loan and establishing a history with the company, typically the next loan should be greater. So, let's get you started on your first loan!

Q: If customer has a complaint for compliance or another party like the BBB, other than customer calls with a legal issue, please note the account and forward to your management. Do not give them contact information. Do not promise a time frame on a return call. (This may be a legal issue which could take some time.)

Q: Can I get a loan if I'm self-employed?
A: No, we cannot determine if you have continuous reoccurring income.

Q: Can I get a loan if I reside in Virgin Islands, Guam, or Puerto Rico?
A: Yes, Let's get you started!

Q: I have a deposit only bank account or an online only bank, may I still get a loan?
A: No, at this time we are unable to deposit funds into this type of account. We only accept personal checking accounts; they cannot be an online type of account.

{ PAGE   * MERGEFORMAT }

Q: Why have I been denied?
A: Unfortunately will be receiving an email and you can reapply in 30 days.

Customer with disconnected or wrong numbers: We will only withdraw the application if all numbers on an application are bad.

Customers that cannot have personal phone calls at work: If you call the customers work number and you're told by the <u>employer</u> that the customer can't have calls at work. **As long as you can contact the customer on their Cell number you can still fund the loan.** If they work in the field and we can verify their employment through this number and have another phone form of contact we can fund them.

If you are talking to the customer and they say that they can't have calls at work. You will need to inform the customer that if they want the loan that our processing department may need to call their employer for verification. No information will be disclosed to the employer. If they still say that they cannot have calls at work then you will need to inform them that we will not be able to **continue with the process of the loan. Mark as Do Not Contact.**

Customers that are no longer employed: If you get an application where the customer no longer works there; you will need to deny the application. This customer has just applied and didn't provide a good work number they will be Denied.

Customer does not want the loan: If customer doesn't want the loan, you will disposition the application with "customer doesn't want loan-withdraw loan". You will not Withdraw the application, leave in current status.

Section 8: Reactivating Customers

{ PAGE   * MERGEFORMAT }

Reactivations

Our returning customers (reactivation customers) are a vital part of the lender's business. Once their loan has been paid out, we solicit their business by sending a React Offer email. This email contains a link to the lender's website where they can start a new application. They also have the option to log in directly to the lender's website and reapply.

Inactive Queue

The inactive queue is used by the Dialers. The Dialers call customers who have had previous loans with the lender that paid off in good standing. The Dialer will offer the customer another loan and send the customer loan documents if they are interested.

If you receive a voicemail for a number that is marked with the detailed message flag:
Hello, this message is for (customer name), my name is _____ and I'm calling from (COMPANY). (Customer name) you now qualify for our "bonus cash program" and are eligible for a loan up to the amount of $X. I've sent the details to your email and if you have any questions, you can call back at (CUSTOMER SERVICE NUMBER) and any of our friendly representatives can assist you.

If you receive a voicemail without a detailed message flag: Hello, this is _____ (agent's name) from (COMPANY INITIALS). I'm calling for (customer name) please return my call at (CUSTOMER SERVICE NUMBER), this is in regards to our new "bonus cash program" Any of our friendly representatives can assist you.

In the Loan Info section of the main eCash screen it will show you the next eligible loan amount that the customer qualifies for.

Loan Info	[Paydate Wizard]
Net Income:	$ 1652.00
Pay Frequency:	**BI-WEEKLY** on weekday **TUE** Weekends: **Before** Holidays: **Before**
Paydate #1:	11-22-2011 Tue
Paydate #2:	12-06-2011 Tue
Paydate #3:	12-20-2011 Tue
Paydate #4:	01-03-2012 Tue
ABA #:	083000108
Account #:	xxxxxx6211 [view]
Account Type:	Checking **Direct Deposit:** Yes
Bank Name:	Pnc Bank
Actual Bank Name:	Pnc Bank, Kentucky, Inc.
Bank Phone:	(877) 824-5001
Next Eligible Loan Amt.	$ 250
	Edit General Info

{ PAGE   * MERGEFORMAT }

eCashapp

After pulling the customer's account up you will need to click the "reactivate" button at the bottom of the screen. After clicking on the "reactivate" button you will get the eCashapp screen where you need to verify the customer's **employer**, **pay dates**, **bank information** and **references**.

You should make any necessary changes and click the 'reactivate' button.

The system will take you to a new screen where you will receive a message telling you that the customer is not eligible for a new loan at this time, or it will tell you the application has been approved and you may "Click Here to Go to New Loan".

{ PAGE   * MERGEFORMAT }

When you click on the link to go into the new loan application you will be taken to the "Send Documents" panel. At this time, if the customer is requesting documents to be faxed this is where you may fax the Loan Note and Disclosure and the Authorization Agreement to the customer.

If/When a react is denied from eCashapp, notify a member of management.

React Loan Amounts

Inactive (Paid) status with 0-2 returned debits:

If the previous loan had no returns or no more than 2 returned debits, the customer will qualify for a $100 increase on their new loan.

For example, if their last loan was for $300, they would qualify for $400.

Inactive (Paid) status with 3+ returned debits or if Quick Check issued:

If the previous loan had more than 3 returned debits or has been Quick Checked, the customer will qualify for the same amount as their last loan.

For example, if their last loan was for $250, they would qualify for $250.

Inactive (Recovered) Status:

If the previous loan was paid out through 2nd tier, the customer will qualify for the same amount as their last loan.

For example, if their last loan was for $200, they would qualify for $200.

{ PAGE   * MERGEFORMAT }

Changing Loan Amount

When changing the loan amount, go to Application Info, click on "edit app info" and change the amount. This will change the status to pending and the appropriate eSig link is automatically sent out.

If we receive a Loan Note and Disclosure and no Authorization Agreement, the loan can still be processed if the customer's bank information has not changed. If their bank information has changed, or has not had a loan in 6 months, then both the Loan Note and Authorization Agreement will be needed.

Once the customer has electronically signed their loan documents the status will change to Pre-Fund and the loan is automatically funded.

{ PAGE   * MERGEFORMAT }

INFORMATION ON THIS DOCUMENT IS PROPRIETARY AND SHALL NOT BE USED, COPIED, REPRODUCED OR DISCLOSED IN WHOLE OR IN PART WITHOUT THE CONSENT OF AMG SERVICES, INC.

Section 9: Customer Service Protocol

{ PAGE   * MERGEFORMAT }
INFORMATION ON THIS DOCUMENT IS PROPRIETARY AND SHALL NOT BE
USED, COPIED, REPRODUCED OR DISCLOSED IN WHOLE OR IN PART
WITHOUT THE CONSENT OF AMG SERVICES, INC.

Customer Service Protocol Compliance Agreement

All Customer Service Representatives (CSR) will be required to maintain compliance with the guidelines laid out below. This is a **ZERO TOLERANCE POLICY** that will result in immediate termination for any CSR found using any of the prohibited conduct listed below.

Prohibited conduct

- **Hours for phone contact**: contacting customers by telephone outside of the hours of 8:00 a.m. to 9:00 p.m. local time of the customer.

- **Causing a telephone to ring or engaging any person in telephone conversation repeatedly or continuously**: with intent to annoy, abuse, or harass any person at the called number.

- **Contacting customers at their place of employment** after being notified the customer's employer does not permit employees to receive those communications during work hours.

- **Contacting customer known to be represented by an attorney**: after having received, or can readily ascertain, contact information (name, address, phone, etc.) of attorney.

- **Misrepresentation or deceit or falsifying information**: misrepresenting the debt or using deception when speaking with a customer or disclosing and falsifying any information about the company.

- **Abusive or profane language** used in the course of communication with any person related to the debt.

- **Contact with third parties**: revealing or discussing the nature of debts with third parties *(other than the customer's spouse or attorney)* without the prior consent of the customer.

- **Disconnecting a call with a customer without warrant**: calls can only be disconnected after the appropriate valediction. CSR may never disconnect (hang up) on a customer out of anger. Calls **must be** escalated to a manager before the call is disconnected.

_____   _____
Employee Signature   **Date**

Print Name

{ PAGE   * MERGEFORMAT }

NOTES:

{ PAGE * MERGEFORMAT }

INFORMATION ON THIS DOCUMENT IS PROPRIETARY AND SHALL NOT BE
USED, COPIED, REPRODUCED OR DISCLOSED IN WHOLE OR IN PART
WITHOUT THE CONSENT OF AMG SERVICES, INC.

NOTES:

{ PAGE * MERGEFORMAT }

AMG_00450632

NOTES:

{ PAGE   * MERGEFORMAT }